

STATE OF INDIANA)
) SS:
COUNTY OF ELKHART)

IN THE ELKHART SUPERIOR COURT
CAUSE NO. 20003-D604-PL-65

STATE OF INDIANA,
Plaintiff,

v.

PEOPLE'S HEALTH CHOICE INC.
Defendant.

FILED

APR 28 2006

IN OPEN COURT
CLERK ELKHART SUPERIOR COURT NO. 3

COMPLAINT FOR INJUNCTION, RESTITUTION, COSTS AND CIVIL PENALTIES

The State of Indiana, by Attorney General Steve Carter and Deputy Attorney General Eric Jackson, petitions the Court pursuant to the Indiana Business Opportunity Transactions Act, Ind. Code § 24-5-8-1 et seq., the Indiana Deceptive Consumer Sales Act, Ind. Code § 24-5-0.5-1 et seq., and the Prescription Drug Discount Card Act, Ind. Code § 24-5-21-1 et seq., for injunctive relief, restitution, civil penalties, investigative costs, and other relief.

FACTS

1. The Defendant, People's Health Choice Inc. (PHC), is a foreign corporation with its principal place of business located at 5900 Wilshire Boulevard, Los Angeles CA, 90036.
2. Since at least April 29, 2004, the Defendant has engaged in the business of selling a discount health savings cards business opportunity to the general public and has engaged in the solicitation of said business opportunity within the State of Indiana.
3. The Defendant sells discount cards that offer consumers discounts from pharmacies when purchasing prescription drugs or devices.
4. The Defendant solicited and entered into contracts for the sale of said business opportunity with Indiana investors, including, but not limited to Shirley Barker ("Barker") of

Goshen Indiana, who paid Five Hundred Forty-Nine Dollars (\$549.00) to the Defendant on or about April 29, 2004. A copy of the contract is attached as Exhibit 'A'.

5. Defendant's contract with Barker failed to include the following information:
 - a. the name and business address of Defendant's agent in Indiana authorized to receive service of process;
 - b. the terms and conditions of payment;
 - c. a detailed description of any services that the Defendant undertakes to perform for the investor;
 - d. a detailed description of any training that the Defendant undertakes to provide to the investor;
 - e. the approximate delivery date of any goods the seller is to deliver to the investor; and
 - f. a statement of the investor's thirty (30) day right to cancel the contract.
6. On or about June 1, 2004 Barker paid the Defendant an additional two hundred twenty-eight dollars and eighty-five cents (\$228.85) for advertising flyers.
7. The Defendant also made ten (10) monthly charges to Barker's credit card in the amount of thirty-five dollars (\$35.00) for additional payments totaling three hundred fifty dollars (\$350.00).
8. The Defendant did not provide Barker with a copy of a disclosure document containing the information required by Ind. Code § 24-5-8-2.
9. The Defendant did not obtain a surety bond in favor of the State of Indiana for the use and benefit of investors prior to its transaction with Barker.
10. The Defendant did not file a disclosure statement or bond with the Consumer

Protection Division of the Indiana Office of Attorney General or pay the initial filing of Fifty Dollars (\$50.00) prior to its transaction with Barker.

11. The Defendant represented to Barker that a market existed for the discount cards and that she could receive a profit by joining PHC.

12. As well as re-selling the cards, Barker purchased one of the cards for her own personal use.

13. The Defendant represented to Barker that the discount cards could be used and were accepted at Wal-Mart, Walgreen's and Optical One.

14. When Barker tried to use the card at Wal-Mart, Walgreen's and Optical One she learned that the stores did not accept the card.

15. The Defendant has not designated a resident of Indiana as its agent for service of process or registered with the Indiana Office of Secretary of State.

16. On or about January 27, 2005 a copy of the complaint form that Barker filed with the Indiana Office of Attorney General, wherein she requested a refund from the Defendant, was mailed to the Defendant.

17. The Defendant's offer of selling discount health cards to Indiana investors who would then sell the cards to consumers in order to make a profit and also earn additional money by recruiting other people to join PHC is a "business opportunity" as defined by Ind. Code 24-5-8-1.

COUNT I - VIOLATIONS OF THE BUSINESS OPPORTUNITY TRANSACTIONS ACT

18. The Defendant's failure to provide Indiana investors, including but not limited to Barker, with the disclosures required by Indiana law at least seventy-two (72) hours before the earlier of the investors' execution of a business opportunity contract with the Defendant or

receipt of any consideration by the Defendant, as referred to in paragraph 8 above, is a violation of Ind. Code § 24-5-8-2.

19. The Defendant's failure to obtain a surety bond in favor of the State of Indiana prior to offering to sell its business opportunity to Indiana investors, as referred to in paragraph 9 above, is a violation of Ind. Code § 24-5-8-3.

20. The Defendant's failure to file a copy of the disclosure statement and surety bond and pay the filing fee required by Indiana law with the Consumer Protection Division of the Office of the Attorney General prior to placing any advertisement or making any representation to any Indiana investor about said business opportunity, as referred to in paragraph 10 above, is a violation of Ind. Code § 24-5-8-4.

21. The Defendant's failure to include the information detailed in paragraph 5 above is a violation of Ind. Code § 24-5-8-6(b).

22. Due to the foregoing violations of Ind. Code 24-5-8-2, Indiana investors, including but not limited to Barker, have a statutory right to cancel their business opportunity contracts with the Defendant in accordance with Ind. Code § 24-5-8-15.

23. Due to foregoing violations of Ind. Code §24-5-8-6(b) and the Defendant's untrue, misleading and deceptive statements, as referred to in paragraphs 13 and 14 above, Indiana investors, including but not limited to Barker, have a statutory right to void their business opportunity contracts with the Defendant in accordance with Ind. Code § 24-5-8-16.

COUNT II-VIOLATIONS OF THE PRESCRIPTION DRUG DISCOUNT CARDS ACT

24. Plaintiff realleges and incorporates by reference the allegations contained in paragraphs 1 through 23 above.

25. By selling, marketing and advertising a discount card, as referred to in paragraph 3 above, when the discounts were not specifically authorized by the pharmacies listed by the Defendant and the access to the discounts offered were deceptive or misleading, as referred to in paragraph 13 and 14 above, the Defendant violated Ind. Code §24-5-21-3.

26. By failing to register with the Indiana Secretary of State's Office and designate an Indiana resident as agent for service of process, as referred to in paragraph 15 above, the Defendant violated Ind. Code § 24-5-21-4.

27. Due to the foregoing violations of Ind. Code § 24-5-21-3 and §24-5-21-4, Indiana consumers, including but not limited to Barker, have a statutory right to cancel their contracts with the Defendant in accordance with Ind. Code §24-5-21-5.

COUNT III – VIOLATIONS OF THE DECEPTIVE CONSUMER SALES ACT

28. Plaintiff realleges and incorporates by reference the allegations contained in paragraphs 1 through 27 above.

29. The transaction referred to in paragraph 12 above is a "consumer transaction" as defined by Ind. Code § 24-5-0.5-2(a)(1).

30. The Defendant is a "supplier" as defined by Ind. Code § 24-5-0.5-2(a)(3).

31. The violations of the Indiana Business Opportunity Act, as referred to in paragraphs 18, 19, 20 and 21 above constitute deceptive acts in accordance with Ind. Code § 24-5-8-20.

32. The violations of the Indiana Prescription Drug Discount Cards Act, as referred to in paragraphs 25 and 26 above constitute deceptive acts in accordance with Ind. Code § 24-5-21-7(c).

33. By representing that the discount health cards had the performances, uses, and benefits of being accepted at Wal-Mart, Walgreens and Optical One, as referred to in paragraphs 13 & 14 above, when the Defendant knew or should have known that they did not, the Defendant violated Ind. Code § 24-5-0.5-3(a).

COUNT IV – KNOWING AND INTENTIONAL VIOLATIONS
OF THE DECEPTIVE CONSUMER SALES ACT

34. Plaintiff realleges and incorporates by reference the allegations contained in paragraphs 1-33 above.

35. The misrepresentations and deceptive acts set forth in paragraphs 1 through 17 were committed by the Defendant with knowledge and intent to deceive.

RELIEF

WHEREFORE, the Plaintiff, State of Indiana, requests the Court to enter a judgment against the Defendant and order the following relief:

- a. A permanent injunction pursuant to Ind. Code § 24-5-8-18 and Ind. Code § 24-5-0.5-4(c)(1), enjoining the Defendant, its agents, representatives, employees, successors, and assigns from engaging in conduct in violation of Ind. Code § 24-5-8-1 et seq., Ind. Code § 24-5-21-1 et seq., and Ind. Code § 24-5-0.5-1 et seq.;
- b. Cancellation of the Defendant's business opportunity contracts with Indiana investors, including but not limited to Barker, pursuant to Ind. Code § 24-5-8-15 and Ind. Code § 24-5-0.5-4(d);
- c. Voiding the Defendant's business opportunity contract with Indiana investors, including but not limited to Barker, pursuant to Ind. Code § 24-5-18-16.
- d. Restitution pursuant to Ind. Code § 24-5-0.5-4(c)(2) and (d), in the amount of all consideration paid to the Defendant by Indiana investors, including but not

limited to One Thousand One Hundred Twenty-Seven Dollars and Eighty-Five Cents (\$1,127.85) on behalf of Barker;

e. Costs pursuant to Ind. Code § 24-5-0.5-4(c)(3), awarding the Office of the Attorney General its reasonable expenses incurred in the investigation and prosecution of this action;

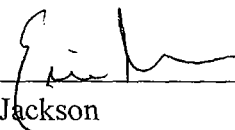
f. Civil penalties pursuant to Ind. Code § 24-5-0.5-4(g), for the Defendant's knowing violations of the Deceptive Consumer Sales Act, in the amount of five hundred dollars (\$500.00) per violation, payable to the State of Indiana;

g. Civil penalties pursuant to Ind. Code §24-5-0.5-8 for the Defendant's intentional violations of the Deceptive Consumer Sales Act, in the amount of Five Hundred Dollars (\$500.00) per violation, payable to the State of Indiana; and

h. All other proper relief.

Respectfully submitted,
Steve Carter
Attorney General of Indiana
Atty. No. 4150-64

By: _____


Eric Jackson
Deputy Attorney General
Atty. No. 19415-49

Office of the Attorney General
Indiana Government Center South, 5th floor
302 W. Washington Street
Indianapolis, IN 46204
(317) 233-3987

TERMS & CONDITIONS

My signature below indicates that I have carefully read this Agreement and that I willingly accept and agree to all of the Terms and Conditions herein and the Policies and Procedures of the Company as now stated and as may be hereafter modified from time to time. AS A PARTICIPANT IN THIS NETWORK MARKETING PLAN, I HAVE A RIGHT TO CANCEL AT ANY TIME, REGARDLESS OF REASON. CANCELLATION MUST BE SUBMITTED IN WRITING TO THE COMPANY AT ITS PRINCIPAL BUSINESS ADDRESS, noted below.

I understand and agree that I am paying a non-refundable fee to become an Advocate, as indicated on the "Advocate Application and Agreement Form" submitted herewith, and my sponsor has explained to me everything I will receive in exchange for this fee. I am satisfied that this is mutual good and fair consideration, and based thereon, I enter into this agreement fully informed, voluntarily and with full knowledge that I am receiving immediate benefit of value in excess of the fee I am paying. Based thereon, I understand and agree that PEOPLES HEALTH CHOICE has fulfilled its obligations under the terms of the agreement and my initial fee to become an Advocate for PEOPLES HEALTH CHOICE is fully earned by the Company and non-refundable to me.

I have read, understand and agree to be bound by the Terms and Conditions in this document, as well as the Policies and Procedures of the Company, as now stated or as may be hereafter modified from time to time, as follows:

1. **Representative:** An Independent Marketing Representative (ADVOCATE) is an individual, partnership or corporation whose completed application has been accepted by PEOPLE'S HEALTH CHOICE. Only authorized ADVOCATE's may sell the PEOPLE'S HEALTH CHOICE BENEFITS program (PHC Benefits program). All ADVOCATE's residing in the U.S. or subject to U.S. income tax must have a valid federal tax ID or Social Security Number, and present such to PEOPLE'S HEALTH CHOICE.
2. **Independent Contractor:** The ADVOCATE acknowledges that he/she is an independent contractor, conducting business for ADVOCATE's own account, and not as an agent or employee of PEOPLE'S HEALTH CHOICE. The ADVOCATE shall be responsible for payment of all applicable Federal and State taxes (including social security taxes, unemployment taxes, sales taxes and income taxes), and will abide by all applicable Federal, State and Local laws. ADVOCATE agrees and understands that he/she can not bind PEOPLE'S HEALTH CHOICE or any of its provider companies by any promise or agreement, to incur any debt, expense, or liability in its name or account, or waive any of the provisions of the PEOPLE'S HEALTH CHOICE programs or ADVOCATE Agreements.
3. **Minimum Age:** ADVOCATE shall be at least 18 years of age or the age of consent for the state in which the applicant resides.
4. **Identification Number:** An Identification Number will be issued by PEOPLE'S HEALTH CHOICE immediately after receipt of this application and agreement. This identification number must appear on all enrollments submitted by ADVOCATE in order to get proper credit for the sale.
5. **Territorial Limits:** PEOPLE'S HEALTH CHOICE recognizes no exclusive territories. Therefore, ADVOCATE's will not be limited from conducting business in any states, territories or areas that have been approved for sale by PEOPLE'S HEALTH CHOICE.
6. **Enrolling:** The ADVOCATE may enroll one or more ADVOCATE's in the PEOPLE'S HEALTH CHOICE program. Occasionally, one or more ADVOCATE's may contact the same prospect, resulting in a dispute of the enrolling rights. PEOPLE'S HEALTH CHOICE will not mediate such disputes and will recognize as upline leader the person whose name appears on the application. In the event that two or more applications are received, the one received first by PEOPLE'S HEALTH CHOICE will be recognized.
7. **Cross-Enrolling:** An ADVOCATE may not enroll, or attempt to enroll, another PEOPLE'S HEALTH CHOICE ADVOCATE into any other network marketing company, with the exception of personally sponsored ADVOCATE's. This paragraph shall survive the termination of the Agreement.
8. **One Hierarchy:** Under no circumstances may an individual, spouse, dependants, partnership or corporation participate in more than one PEOPLE'S HEALTH CHOICE downline.
9. **Changing Upline Leaders:** The changing of upline leaders is not allowed unless expressed in the form of a written approval, using the form provided by the Corporate Office. Authorization of changing upline leaders will be at the discretion of the PEOPLE'S HEALTH CHOICE corporate office administration staff of Division One, Department 3.
10. **Program Presentation:** ADVOCATE will explain the PEOPLE'S HEALTH CHOICE programs to prospects honestly and in its entirety, without embellishment, distortion or misrepresentation. Any additional offers, representations or agreements made by ADVOCATE in connection with the PEOPLE'S HEALTH CHOICE program are prohibited and may result in termination of the ADVOCATE Agreement. ADVOCATE will make clear in any presentation to prospective ADVOCATE's the following items: (a) that no specific earnings or income levels are guaranteed by PEOPLE'S HEALTH CHOICE or sponsor, (b) that an Administration fee is required for participation, and payment of an annual renewal fee, as specified by PEOPLE'S HEALTH CHOICE (c) that no ADVOCATE will earn money solely for sponsoring (d) that there are no exclusive territories, and (e) success is dependent on the acquisition of customers. (f) ADVOCATE will not present the product or services of PEOPLE'S HEALTH CHOICE in conjunction with any other product unless selling it as a complementary product to an insurance product pre-approved in writing by PEOPLE'S HEALTH CHOICE. ADVOCATE will not require the purchase of any other product or infer the requirement to purchase any other product in order for the member to purchase the PEOPLE'S HEALTH CHOICE product or enroll as a PEOPLE'S HEALTH CHOICE representative. ADVOCATE will make clear in any presentation to prospective members the following items: (a)

- that PEOPLE'S HEALTH CHOICE is not insurance, (b) that service providers must be fully paid promptly, and (c) that the use of hospitals requires precertification and proof of ability to pay.
11. **No Income Representations:** Actual or potential income representations or claims regarding the PEOPLE'S HEALTH CHOICE program are strictly prohibited.
 12. **Marketing Materials:** The marketing and/or point of sale materials provided by PEOPLE'S HEALTH CHOICE will include brochures for the use of ADVOCATE in selling the program. Additional brochures may be purchased from PEOPLE'S HEALTH CHOICE. In no event may brochures, videos, audio tapes or any other PEOPLE'S HEALTH CHOICE professionally produced literature be reproduced, copied or reformatting by ADVOCATE. Use of brochures other than those provided by PEOPLE'S HEALTH CHOICE require the express written permission of PEOPLE'S HEALTH CHOICE. All PEOPLE'S HEALTH CHOICE trade policies, training, marketing materials and testimonials are the exclusive property of PEOPLE'S HEALTH CHOICE and any use of these materials for purposes other than the promotion of PEOPLE'S HEALTH CHOICE products and services will be deemed as infringement, exploitation and plagiarism.
 13. **Advertising and Promotion:** PEOPLE'S HEALTH CHOICE encourages advertising and promotion as a viable method for ADVOCATE's to build their business. However, strict guidelines are necessary to maintain an accurate and ethical marketing effort. All ads using the PEOPLE'S HEALTH CHOICE name or referring to the PEOPLE'S HEALTH CHOICE program must be submitted in writing to PEOPLE'S HEALTH CHOICE for an approval number prior to use in any form. Advertising Approval Numbers are required for all advertising copy meeting this criteria for any media, including newspaper ads, internet sites, audio or videotapes, recorded messages, posters, flyers, promotional items, etc. and must be included in such advertisement. It is each ADVOCATE's responsibility to obtain his or her own ad approval number from PEOPLE'S HEALTH CHOICE for every ad run. No ADVOCATE should accept ad copy from anyone and assume it has been approved.
 14. **Media Contacts:** To maintain accuracy and a consistent company image, it is required that all media inquiries, including radio, television and print publication be referred directly to the President of PEOPLE'S HEALTH CHOICE. All other media contacts (talk shows, live interviews, etc.) whether through radio, television, internet or other media must be approved by PEOPLE'S HEALTH CHOICE in advance.
 15. **Commission Qualifier:** ADVOCATE must be in good standing and must complete the PEOPLE'S HEALTH CHOICE training in order to be eligible for commission payments. All other details of commission qualifiers, as described in the published PEOPLE'S HEALTH CHOICE Advocate Revenue sharing plan, must be met. PEOPLE'S HEALTH CHOICE Advocate Revenue sharing plan criteria for Commission Qualifier may be modified from time to time, without notice, at the discretion of PEOPLE'S HEALTH CHOICE. It is the sole responsibility of the ADVOCATE to keep himself or herself informed as to the Commission Qualifier requirement as stated in the PEOPLE'S HEALTH CHOICE Advocate Revenue sharing plan current at the date or period during which Commission Qualifiers apply.
 16. **Monies Received by ADVOCATE:** Any monies received by an ADVOCATE, on behalf of or as an representative of the Company, for payment of membership enrollments or any other fees must be remitted to PEOPLE'S HEALTH CHOICE within seven days. Any failure to pay said monies owed shall cause immediate termination of this agreement.
 17. **Renewal Fees:** ADVOCATE agreements must be renewed annually. The annual renewal fee will be deducted from the ADVOCATE's commissions in the month of the anniversary date of signing as an ADVOCATE with PEOPLE'S HEALTH CHOICE. If the ADVOCATE does not have adequate commissions to cover the renewal fee, ADVOCATE is solely responsible for direct payment of the renewal fees. An ADVOCATE has 30 days from his/her anniversary date to pay his/her renewal fee. Failure to pay the renewal fee will be construed as an ADVOCATE resignation and forfeiture of the entire personal and downline hierarchy, as well as any personal memberships within. An ADVOCATE that is terminated for non-renewal can come back within 60 days of his/her termination date, but must pay the then current New ADVOCATE Fee in effect, and will remain in his/her former hierarchy and retain his/her former hierarchy and ADVOCATE number.
 18. **Pay Period:** The commission pay period is described in the Revenue sharing plan.
 19. **Amendments:** ADVOCATE understands and agrees that PEOPLE'S HEALTH CHOICE reserves the absolute right to change the networks participating in the program. In order to maintain a viable marketing company, PEOPLE'S HEALTH CHOICE specifically reserves the right to make any amendments or adjustments it deems necessary with respect to the Rules and Regulations, Policies and Procedures, Revenue sharing plan, and Pricing Schedules. Any such changes are incorporated as part of the Agreement between PEOPLE'S HEALTH CHOICE and ADVOCATE effective upon written notification, which includes the PEOPLE'S HEALTH CHOICE newsletter or posting to the Web site.
 20. **Transfer of Marketing Network:** An independent PEOPLE'S HEALTH CHOICE network marketing business can be transferred by will to an immediate family member, subject to continued payment of the renewal fees and continued meeting of the commission qualification as set forth in the Revenue sharing plan. An independent PEOPLE'S HEALTH CHOICE network marketing business can be transferred by will, sale or assignment, subject to continued payment of the renewal fees by the transferee and meeting of the commission qualification as set forth in the Revenue sharing plan and written approval of the Company. Such approval will not be unreasonably withheld. Solicitation of existing PEOPLE'S HEALTH CHOICE representatives to purchase a PEOPLE'S HEALTH CHOICE marketing network is strictly prohibited.
 21. **Sale of Competing Products:** ADVOCATE may not solicit for sale any other health care savings or discount program that includes doctor and/or hospital providers.
 22. **Moral Turpitude:** PEOPLE'S HEALTH CHOICE shall have the right to terminate this ADVOCATE Agreement at any time for the ADVOCATE's fraudulent or willful misrepresentation, theft, fraud, misappropriation, moral turpitude, or other act of material misconduct against PEOPLE'S HEALTH CHOICE or any of its members, vendors or affiliates.



FROM :

FAX NO. :

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23. **Agreement Not to Compete:** For the duration of this agreement, and for a period of twenty-four (24) months thereafter, ADVOCATE shall not directly or indirectly contract with or solicit any PEOPLE'S HEALTH CHOICE contracted networks or network providers in any manner whatsoever to perform services for ADVOCATE or for any other related sole proprietorship, partnership, corporation or other entity; provided, however, nothing in this section is intended to preclude ADVOCATE from soliciting and obtaining any medical goods or services from such network provider. In addition, for the duration of this agreement, and for a period of twenty-four (24) months thereafter, ADVOCATE shall not directly or indirectly within a 100 mile radius of ADVOCATE's last physical residence or place of business where they conduct PEOPLE'S HEALTH CHOICE business become a partner or investor in, or otherwise own, establish or operate an entity or product substantially similar to PEOPLE'S HEALTH CHOICE, whether in whole or in part, or a network similar to the medical networks under contract with PEOPLE'S HEALTH CHOICE or its affiliates. Nor shall the ADVOCATE divert or attempt to divert any business, customer or other ADVOCATE to any competition of PEOPLE'S HEALTH CHOICE or perform any act prejudicial to the goodwill associated with PEOPLE'S HEALTH CHOICE during the 24-month period after the termination of this agreement.
24. **Termination:** In the event a breach of the ADVOCATE Agreement or violation of the PEOPLE'S HEALTH CHOICE Policies and Procedures occurs and is verified by the Company, PEOPLE'S HEALTH CHOICE may elect to terminate the offending representative. PEOPLE'S HEALTH CHOICE may, in its sole discretion, take other disciplinary actions for violations of this Agreement, including fining or suspending the offending ADVOCATE. The company will buy back from a terminating ADVOCATE currently resalable sales aids purchased from the company within thirty days (or longer where required by state law) at 90% of the net purchase price, less legal set-offs. State laws requiring the refund of administrative fees will be honored. No terminated ADVOCATE may reapply for ADVOCATE status for six months, and then only with company permission. Former downlines will not be reassigned. No failure or delay by PEOPLE'S HEALTH CHOICE in exercising any right to terminate shall operate as a waiver of any future rights to terminate.
25. **Arbitration:** If a legal disagreement arises between PEOPLE'S HEALTH CHOICE and any representative, both parties agree to resolve it by binding arbitration in accordance with the existing rules of the American Arbitration Association. Any arbitration proceedings will be held at the location of the PEOPLE'S HEALTH CHOICE corporate offices.
26. **Representative Agreement:** This agreement constitutes the entire agreement between the representative and PEOPLE'S HEALTH CHOICE, and no other promises, offers, representations, agreements or understandings of any kind shall be by binding upon PEOPLE'S HEALTH CHOICE, unless made in writing and signed by an authorized officer of PEOPLE'S HEALTH CHOICE.
27. **Governing Law:** The laws of the State of California shall govern this agreement without respect to California's choice of law rules. ADVOCATE consents to the exclusive jurisdiction of the state and federal courts located in California for any dispute arising out of this Agreement.

ADVOCATE SIGNATURE: Philly Barker

DATE 4-29-07

IF PAYING BY CHECK, MAIL THIS FORM AND YOUR CHECK TO:

People's Health Choice, c/o People's Bank Building,
5900 Wilshire Blvd., SUITE 2350, Los Angeles, CA 90036

IF PAYING BY ELECTRONIC CHECKING ACCOUNT DEBIT:

MAIL or FAX ALL OF THE PAGES OF THIS FORM.

FAX: (973) 854 - 4548

IMPORTANT NOTICE:

All application forms and payments will be entered into the People's Health Choice revenue sharing plan computer system in order according to the date received at the address indicated above. No exceptions. (Thanks!)

